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FAX COVER SHEET

To: U.S. Patent and Trademark Office

From: Raymond A. Joao, Esq.

Date: March 13, 2005

Fax No.: 1-703-872-9306

Re: U.S. PATENT APPLICATION SERIAL NO. 09/987,237

No. Pages: 25 (including cover)

Re: AMENDMENT AND RESPONSE TO OFFICE ACTION - U.S. PATENT
APPLICATION SERIAL NO. 09/987,237

To Whom It May Concern:

Please find transmitted herewith an AMENDMENT AND RESPONSE
TO OFFICE ACTION in the above-identified application.

Respectfully Submitted,



Raymond A. Joao
Reg. No. 35,907

I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 703-872-9306 on March 13, 2005.


Raymond A. Joao

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO
SERIAL NO. : 09/987,237
FILED : NOVEMBER 14, 2001
FOR : APPARATUS AND METHOD FOR PROCESSING
TRANSACTION INFORMATION
EXAMINER : C. REID
GROUP : 2142

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

This is an Amendment and Response to Office Action in response to the Office Action, mailed December 14, 2004, wherein the Examiner rejected Claims 1-20 in view of prior art references.

Based on the following Amendments and Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

Please amend the application as follows: